B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

In re HAROLD L WARREN,
Debtor

Case No. 11-30417

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SunTrust Mortgage, Inc.

Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: 0 1 0 6

Date of payment change:
Must be at least 21 days after date of this notice: 03 / 01 / 2013

New total payment:
Principal, interest, and escrow, if any: $ 1,327.88

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______________________________

Current escrow payment: $ 391.91 **New escrow payment:** $ 296.00

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______________________________

Current interest rate: _______________% **New interest rate:** _______________%

Current principal and interest payment: $ _______________ **New principal and interest payment:** $ _______________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______________________________

Current mortgage payment: $ _______________ **New mortgage payment:** $ _______________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☑ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Mildred C. Fife
Signature

Date 01 / 22 / 2013

Print: Mildred (First Name) Cox (Middle Name) Fife (Last Name)

Title Bankruptcy Support Specialist

Company SunTrust Mortgage, Inc.

Address Bankruptcy Department RVW 3034 PO Box 27767
Number Street

Richmond (City) VA (State) 23261 (ZIP Code)

Contact phone (855) 223 – 4641

Email ______

CERTIFICATE OF SERVICE

I, Mildred C. Fife, do hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change was served by United States mail and/or electronic filing, on 01/22/13 , addressed as follows:

Debtor:

HAROLD L WARREN
7905 Fort Gilmer Drive
Richmond, VA 23231

Debtor's Atty:

Julia Bonham Adair
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588

Trustee:

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780

/s/ Mildred C. Fife
Bankruptcy Support for SunTrust Mortgage, Inc.

SunTrust Mortgage, Inc.
P.O. Box 26149
Richmond, VA 23260-6149
Client Services: 800.3.7928
Mon - Fri 8 a.m. to 8 p.m. ET
Saturday 9 a.m. to 3 p.m. ET
Visit us online at suntrustmortgage.com

Annual Escrow Account Disclosure Statement

Statement Prepared: 01/17/2013

Loan Number:

Property Address: 7905 FORT GILMER
RICHMOND VA 23231

HAROLD L WARREN
KATRINA G WARREN
7905 FORT GILMER DRIVE
RICHMOND VA 23231

About Your Escrow Account

Your escrow account allows us to pay your real estate taxes and/or insurance premiums for you. We do this with the money that is deposited into your escrow account every time you make your monthly mortgage payment.

Each year we review your escrow account to determine if the monthly escrow amount we collect is enough to meet the annual requirements for your taxes and/or insurance. At the same time, we also check to make sure the balance in your escrow account is not more or less than permitted by law.

The results of the review (also referred to as an "escrow analysis") determine whether your monthly mortgage payment needs to be adjusted.

1. Mortgage Payment Summary

New Payment Effective: 03/01/2013

	Current Monthly Payment	New Monthly Payment
Principal & Interest	$1,031.88	$1,031.88
Escrow	$391.91	$296.00
Total Payment	**$1,423.79**	**$1,327.88**

2. Your New Monthly Escrow Amount

To project your annual escrow payments for the coming year, we use the last tax and/or insurance bills received for your loan, or information provided by your settlement agent or local tax authority. This annual projection when divided by 12 months equals your New Monthly Escrow Amount.

	Projected Annual Payment	New Monthly Escrow Amount
County Tax	$2,315.94	$193.00
Hazard Insurance	$1,236.00	$103.00
Total	**$3,551.94**	**$296.00**

3. Summary of Escrow Disbursements

A shortage or surplus may occur in your escrow account if the amount we projected paying on your behalf in the prior period does not match the amount we were actually billed and paid.

	Amount we projected paying on your behalf in the prior period:	*Amount actually billed to us and paid on your behalf:*
County Tax	$2,582.16	$2,315.94
Hazard Insurance	$1,236.00	$1,236.00
Total Escrow Disbursement	**$3,818.16**	**$3,551.94**

4. Escrow Account Minimum Balance

Under Federal law, we are permitted to maintain a minimum balance in your escrow account. This minimum balance is equal to 2 months of escrow payments for real estate taxes and hazard insurance.* Changes to your real estate taxes and/or hazard insurance will impact the minimum balance amount.

	Amount
The estimated minimum balance in your escrow account for the coming year is:	$920.89
Based on projected payments for your real estate taxes and/or hazard insurance, the required minimum balance	$591.94
This difference has created a **surplus** in your escrow account of:	**$328.95**

Due to the delinquent status of your account, this surplus is not available.

*Your required minimum balance may be lower if your mortgage contract or state law specifies a lower amount.

5. Your New Monthly Mortgage Payment

Beginning with your 03/01/2013 payment, your new monthly mortgage payment amount will be : **$1,327.88**

Please note: if your surplus is the result of a decrease in your tax bill it is possible that SunTrust Mortgage has received a bill for a partial tax assessment or a bill for land only. When your property is fully assessed and your tax bill increases, you may have an escrow shortage when your account is analyzed next year.

If your payment is issued through our SurePay® ACH service, then the amount of your draft will automatically be updated. If your payment is issued by a third party, or if you make your payments through a bill pay service, please be sure that your new monthly mortgage payment amount is updated with the service provider.

Client Name : HAROLD L WARREN

Loan Number :

Property Address : 7905 FORT GILMER
RICHMOND VA 23231

Surplus Amount : $328.95

Due to the delinquent status of your account, the surplus is not available.

6. Projections for the Coming Year

This is a projection of activity in your escrow account for the coming year. Projected payments from escrow for the coming year are based on the last tax and/or insurance bills we received for your loan or on information provided to us by your settlement agent or local tax authority.

The Starting Balance in your escrow account as of 03/01/2013 is $920.89 Your Required Starting Balance, according to this analysis, should be $591.94. This means you have a surplus of $328.95.

Month/Year	Projected Payments to Escrow (+)	Projected Payments from Escrow (-)	Description	Escrow Account Balance Projected	Balance Required
			Starting Balance:	**920.89 P**	**591.94 R**
Mar 2013	296.00			1,216.89	887.94
Apr 2013	296.00			1,512.89	1,183.94
May 2013	296.00			1,808.89	1,479.94
Jun 2013	296.00	1,157.97	County Tax	946.92	617.97
Jul 2013	296.00			1,242.92	913.97
Aug 2013	296.00			1,538.92	1,209.97
Sep 2013	296.00			1,834.92	1,505.97
Oct 2013	296.00			2,130.92	1,801.97
Nov 2013	296.00			2,426.92	2,097.97
Dec 2013	296.00	1,157.97	County Tax	1,564.95	1,236.00
Jan 2014	296.00			1,860.95	1,532.00
Feb 2014	296.00	1,236.00	Hazard Insurance	920.95	592.00

P - indicates your projected minimum monthly balance
R - indicates your required minimum monthly balance

Under Federal Law your minimum monthly balance, shown in bold above, should not exceed 1/6 (also equal to 2 months) of the total projected payments for real estate taxes and hazard insurance from the account, unless your mortgage contract or state law specifies a lower amount.

We project the minimum monthly balance in your escrow account as of **Feb 2013** will be **$920.89**. The required minimum monthly balance in your escrow account should be **$591.94**, which is equal to 2 months of projected payments for real estate taxes and/or hazard insurance.
This means you have a **surplus** of **$328.95**. Due to the delinquent status of your account, the surplus is not available.

Please note: if your surplus is the result of a decrease in your tax bill it is possible that SunTrust Mortgage has received a bill for a partial tax assessment or a bill for land only. When your property is fully assessed and your tax bill increases, you may have an escrow shortage when your account is reviewed next year.

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Annual Escrow Account Disclosure Statement

Statement Prepared: 01/17/2013

Loan Number:

7. Escrow Account History for the Prior Period

This is a statement of actual activity in your escrow account shown in comparison to the projections we used in the prior period. Actual activity appears in shaded columns.

Month/Year	Payments to Escrow (+) Projected	Payments to Escrow (+) Actual	Payments from Escrow (-) Projected	Payments from Escrow (-) Actual	Description	Escrow Account Balance Projected	Escrow Account Balance Actual
					Starting Balance:	654.72	230.09-
Mar 2012	318.18	*				972.90	230.09-
Apr 2012	318.18	*				1,291.08	230.09-
May 2012	318.18	*		1,157.97 *	County Tax	1,609.26	1,388.06-
Jun 2012	318.18	*	1,291.08	*	County Tax	636.36	1,388.06-
Jul 2012	318.18	*				954.54	1,388.06-
Aug 2012	318.18	*				1,272.72	1,388.06-
Sep 2012	318.18	*				1,590.90	1,388.06-
Oct 2012	318.18	*				1,909.08	1,388.06-
Nov 2012	318.18	*		1,157.97 *	County Tax	2,227.26	2,546.03-
Dec 2012	318.18	*	1,291.08	*	County Tax	1,254.36	2,546.03-
Jan 2013	318.18	4,311.01 E		E		1,572.54	1,764.98
Feb 2013	318.18	391.91 E	1,236.00	1,236.00 E	Hazard Insurance	654.72	920.89

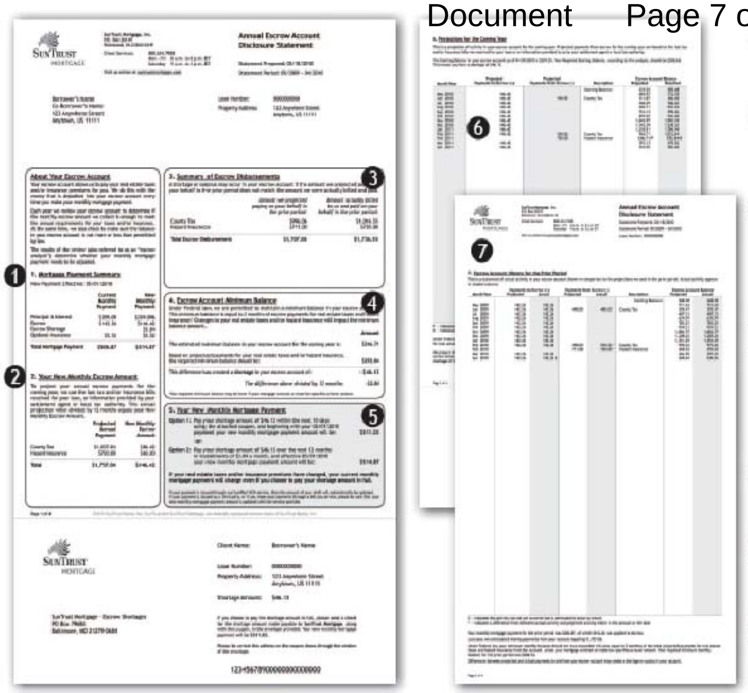
E - indicates the activity has not yet occurred but is estimated to occur as shown
* - indicates a difference from between actual activity and projected activity either in the amount or the date

Your monthly mortgage payment for the prior period was $1,423.79, of which $391.91 was applied to escrow.

Last year, we anticipated making payments from your account equaling $3,818.16.

Under Federal law your minimum monthly balance should not have exceeded 1/6 (also equal to 2 months) of the total projected payments for real estate taxes and hazard insurance from the account, unless your mortgage contract or state law specifies a lower amount. Your required minimum monthly balance for the prior period was $636.36.

Differences between projected and actual payments to and from your escrow account may create a shortage or surplus in your account.



Summary of Information

1. A comparison of your current monthly mortgage payment to your new monthly mortgage payment.
2. Amount we project paying for your taxes and/or insurance in the coming year, shown annually and monthly. The total of the second column is equal to your new monthly escrow amount.
3. A comparison of what we had previously projected paying from your escrow account to what was actually paid. Differences in these amounts may contribute to a surplus or shortage in your escrow account.
4. A comparison of your required minimum balance to the minimum balance we estimate you would have if no adjustments were made to your escrow account. This section indicates whether there is a surplus or shortage in your escrow account.
5. A restatement of your new monthly mortgage payment amount and start date, including any additional instructions.
6. A 12-month projection of activity in your escrow account used to determine whether a shortage or surplus exists.
7. Actual activity that occurred in your escrow account during the prior period as compared to projections from your previous escrow analysis.

Frequently Asked Questions

Q: What is an escrow account and why do you maintain one for my loan?

A: An escrow account enables us to pay your real estate taxes, hazard insurance premiums, and if applicable, your flood insurance and/or mortgage insurance premiums with money that is deposited into the account every time you make your monthly mortgage payment. We maintain an escrow account on your behalf to ensure that your annual expenses for real estate taxes and insurance are paid in full and in a timely manner.

Q: Why did I receive this Escrow Account Disclosure Statement?

A: At least once a year, we perform a review of your escrow account in order to determine if the escrow portion of your monthly mortgage payment is sufficient to cover the annual requirements for your real estate taxes, hazard insurance premiums, and if applicable, your flood insurance and/or mortgage insurance premiums. We are required under the Real Estate Settlement Procedures Act (RESPA) to disclose to your in an Escrow Account Disclosure Statement the results of this review and its effect on your monthly mortgage payment. Occasionally, we may provide you with an interim statement in order to maintain compliance with RESPA.

Q: What is hazard insurance?

A: Hazard insurance is a type of property insurance that provides coverage against specific perils, such as vandalism, fire, etc. It may also be referred to as homeowner's insurance.

Q: What is a required escrow account minimum balance and how is it calculated?

A: Under Federal law, we are allowed to maintain a minimum balance or cushion of funds in your escrow account. We use this cushion as a safeguard in the event that your real estate tax and/or insurance payments increase. Unless your mortgage contract or state law specifies a lower amount, your escrow account minimum balance is equal to two months escrow payments for your real estate taxes and hazard insurance. This is also equal to 1/6 of your total projected payments for real estate taxes and hazard insurance from the account. *Mortgage insurance is not included in this calculation.*

Q: Why did my monthly mortgage payment change?

A: Increases and decreases to the escrow portion of your monthly mortgage payment are typically the result of changes in your real estate taxes and/or hazard insurance.

Hazard Insurance: Your premium may be different as a result of changes to the type or extent of your insurance coverage, or if your insurance company changed your insurance rate. *We encourage you to contact your insurance company or local insurance agent for any questions regarding changes to your hazard insurance premiums.*

Real Estate Taxes: Your real estate taxes may be different as a result of your property being reassessed or if the tax rate has changed. Unexpected tax bills for special assessments charged by our local tax authority will also impact the amount we collect for your real estate taxes. *We encourage you to contact your local taxing authority for any questions regarding changes to your real estate taxes.*

New Construction: Differences may occur with partially assessed real estate tax bills for new construction. Typically, the first tax bill for new property is only for the lot/land. We may have received a bill for the fully assessed value which includes the land and the house.

Initial Escrow Deposit: Escrow is sometimes estimated at loan closing because information may not available at that time. If the amount collected for the set up of your escrow account was more or less than the actual bills received for real estate taxes and/or insurance premiums, this will cause your monthly mortgage payment to change.

Q: If I pay my escrow shortage, why will my monthly mortgage payment still go up?

A: An escrow shortage is the result of differences that occurred in the past - when the funds in your escrow account were less than what was required to cover the actual payments from your account. The escrow portion of your new monthly mortgage payment is based on projected activity for the coming year. It is calculated to cover future payments for your real estate taxes and/or insurance premiums.

If you have further questions regarding your Escrow Account Disclosure Statement, please contact SunTrust Mortgage Client Services at 800.634.7928.

SunTrust® MORTGAGE